

Information to identify the case:

Debtor 1	Bettsy Baum	Social Security number or ITIN xxx-xx-8958
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Helmut M. Baum	Social Security number or ITIN xxx-xx-8756
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-35461-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bettsy Baum

Helmut M. Baum
aka Helmuuh M. Baum

1/19/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bettsy Baum
Helmuth M. Baum
Debtors

Case No. 13-35461-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 42

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db/jdb #+Bettsey Baum, Helmuth M. Baum, 10 Coventry Court, Matawan, NJ 07747-9680
cr +Nissan Motor Acceptance Corporation, Servicer for, P.O. Box 660366, Dallas, TX 75266-0366, UNITED STATES 75266-0366
cr +WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
514465720 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514370727 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
514530789 +Federal Home Loan Mortgage Corporation (Freddie Ma, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
514370731 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 (address filed with court: Nissan Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway, Irving, TX 75063)
514399858 Nissan-Infiniti LT, PO Box 660366, Dallas TX 75266-0366
514419138 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516732679 +WILMINGTON SAVINGS FUND SOCIETY, et.al., CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLASS ROAD, ANAHEIM, CA 92806-5948
516732680 +WILMINGTON SAVINGS FUND SOCIETY, et.al., CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLASS ROAD, ANAHEIM, CA 92806, WILMINGTON SAVINGS FUND SOCIETY, et.al., CARRINGTON MORTGAGE SERVICES, LLC 92806-5948
514370734 +Wells Fargo, Attn.: President, 3310 North Hayden Road 1, Scottsdale, AZ 85251-6647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 20 2018 00:31:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreq03.ne.ecf@usdoj.gov Jan 20 2018 00:31:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514370718 +EDI: BECKLEE.COM Jan 20 2018 00:13:00 American Express, Po Box 3001, 16 General Warren Blvd., Malvern, PA 19355-1245
514552765 EDI: BECKLEE.COM Jan 20 2018 00:13:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514396271 EDI: AIS.COM Jan 20 2018 00:13:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
514370719 EDI: BANKAMER.COM Jan 20 2018 00:13:00 Bank Of America, Po Box 982235, El Paso, TX 79998
514370725 EDI: CITICORP.COM Jan 20 2018 00:13:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
514370720 +EDI: CAPITALONE.COM Jan 20 2018 00:13:00 Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
514370721 +EDI: CAPITALONE.COM Jan 20 2018 00:13:00 Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
514370722 +EDI: CHASE.COM Jan 20 2018 00:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
514370723 +EDI: CHASE.COM Jan 20 2018 00:13:00 Chase - Cc, Chase Card Svcs/Attn:Bankruptcy Dept., Po Box 15298, Wilmington, DE 19850-5298
514370724 +EDI: CHRM.COM Jan 20 2018 00:13:00 Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
514384398 EDI: DISCOVER.COM Jan 20 2018 00:13:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
514370726 +EDI: DISCOVER.COM Jan 20 2018 00:13:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
514370728 +EDI: RMSC.COM Jan 20 2018 00:13:00 GECRB/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
514370729 +EDI: RMSC.COM Jan 20 2018 00:13:00 Gecrb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
516308846 E-mail/Text: peritus@ebn.phinsolutions.com Jan 20 2018 00:32:11 PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
516308847 E-mail/Text: peritus@ebn.phinsolutions.com Jan 20 2018 00:32:11 PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419, PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
514554163 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
514630886 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
514641235 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
514626623 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, c/o Tjx Rewards Credit Card, POB 41067, Norfolk VA 23541
514370732 +EDI: WTRRNBNK.COM Jan 20 2018 00:13:00 Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
514370733 +EDI: ECMC.COM Jan 20 2018 00:13:00 Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Jan 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

514370737 EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701
514370735 +EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Bank Nv Na,
Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908, Portland, OR 97208-3908
514567135 EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Bank, N.A., Home Equity Group,
1 Home Campus X2303-01A, Des Moines, IA 50328-0001
514533297 +EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
514370736 +EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Card Ser, 1 Home Campus, 3rd Floor,
Des Moines, IA 50328-0001
514470862 +EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,
Des Moines, IA 50328-0001

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Federal Home Loan Mortgage Corporation (Freddie Ma
514370730 Nissan
r ##+Joseph Cantatore, Mid Atlantic Realty Group, LLC, 1 Harding Rd., Ste 209,
Red Bank, NJ 07701-2040

TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 19, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor Federal Home Loan Mortgage Corporation (Freddie Mac),
a corporation organized and existing under the laws of the United States of America
nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation (Freddie Mac),
a corporation organized and existing under the laws of the United States of America
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
Elizabeth K. Holdren on behalf of Creditor Coventry Court Condominium Association, Inc.
eak@hillwallack.com, fkm@hillwallack.com;jhanley@hillwallack.com
James Patrick Shay on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR
UPLAND MORTGAGE LOAN TRUST A james.shay@phelanhallinan.com
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for
Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Michael Frederick Dingerdissen on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, AS
TRUSTEE FOR UPLAND MORTGAGE LOAN TRUST A nj.bkecf@fedphe.com
Paola D. Vera on behalf of Joint Debtor Helmuth M. Baum pvera@cabanillaslaw.com,
bankruptcycabaniillaslaw.com;r64840@notify.bestcase.com
Paola D. Vera on behalf of Debtor Betsy Baum pvera@cabanillaslaw.com,
bankruptcycabaniillaslaw.com;r64840@notify.bestcase.com

TOTAL: 10